

09/825366 08/25/05  
NPL search

set	Items	Description
S1	68294	(QUOTE OR RATE) (10N) (PREFERRED OR CUSTOMIZED)
S2	1525	S1 (S) (CUSTOMER OR CLIENT)
S3	169	S2 (S) (VOLUME OR ACTIVITY)
S4	136	RD S3 (unique items)
S5	16	S4 AND PY<2000
S6	9	(LOWER(1W) RATE) (S) (CREDIT (4N) HISTORY) (S)
(BORROWER OR		
CONSUMER OR CUSTOMER) (S) (LOAN OR MORTGAGE)		
S7	25	(EXCHANGE (2N) RATE) (S) ((PREFERRED OR INSTITUTION?
OR (-		
HIGH (2W) VALUE) OR (HIGH (2W) VOLUME)) (2N) (CUSTOMER OR		
CLI-		
ENT))		
S8	25	RD S7 (unique items)
?		

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S1	68294	(QUOTE OR RATE) (10N) (PREFERRED OR CUSTOMIZED)
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S7	25	(EXCHANGE (2N) RATE) (S) ((PREFERRED OR INSTITUTION?
OR (-		
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S8	25	RD S7 (unique items)
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6/3,K/4 (Item 1 from file: 813)  
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**Credit Scoring Can Help Home Buyers Qualify for Mortgages, Experts Say**

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...of credit practices for the Federal Trade Commission (FTC).

Credit scoring, long used in the **consumer** lending and credit card arena, is now being used by the lending community in evaluating applicants for **mortgage** loans. The score indicates the **borrower**'s willingness to repay a **consumer** loan ; it is based on the data available in the **borrower**'s credit report, and it measures the relative degree of risk a potential **borrower** represents to the lender. Items considered in credit scoring include: past delinquencies, payment history, current level of indebtedness, length of **credit history**, and type of **credit** used. A **borrower** with a high credit score may be "rewarded" with a **mortgage** at a **lower** interest **rate** or more favorable terms; while a **borrower** with a low score may be turned down or offered a **mortgage** at a higher interest rate or less favorable terms.

According to Roche, credit scoring is...

STATE: DISTRICT OF COLUMBIA (DC); TENNESSEE (TN)  
SECTION HEADING: BUSINESS; NATIONAL

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